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EXAMINER

SWARTZ, JAMIE H

ART UNIT

PAPER NUMBER

3694

MAIL DATE

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/783,841	Applicant(s) MCGIFFIN ET AL.	
	Examiner JAMIE H. SWARTZ	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on 13 March 2009.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-10 and 21-25 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-10 and 21-25 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>3/13/2009</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in response to the amendment filed on September 8, 2008. Claims 1, 6, 8, 21, 23-25 are currently amended. No new claims have been added. Claims 1-10 and 21-25 are currently pending.

Response to Arguments

2. Applicant's arguments with respect to claims 1-10 and 21-25 have been considered but are moot in view of the new ground(s) of rejection.

3. Also, Examiner notes that, as per MPEP § 2144.03(C), the statements of Official Notice made in the art rejection have been established as admitted prior art since Applicant has not traversed the Examiner's assertions of Official Notice. More specifically, the following statements of Official Notice are now formally established on record as admitted prior art: Official Notice now admitted prior art is taken that a customer who owns more than one business was well known in the art at the time of the invention. Official Notice now admitted prior art is taken that it was also old and well known in the art for a company to offer benefit plans which include health insurance plans and life insurance plans.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

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The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 1-10 and 21-25 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

6. Regarding claims 1-3 and 5-10, 21-25, the term “participant” renders the claim indefinite because it is unclear as to what or who the applicant is defining to be a participant. Specifically the language of the claims makes the term participant unclear. The applicant claims a first participant which is a first customer and a second participant which is a first customer. Is the applicant claiming that a first participant and a second participant are different people or the same person? Is the third participant also the first customer? Is a participant the company or person funding the underwriting policy or a policy holder?

7. Regarding claim 23, the phrase “establishing a fourth participant of the plurality of participants representing a second customer; identifying the third participant as representing the second customer as a participant of the first account” renders the claim indefinite. It is unclear what the distinction is between participant and customer. Thus it is unclear how a fourth participant represents a second customer while identifying a third participant as representing a second customer as being a participant of a first account. The applicant is not clearly defining what their invention is. Are the 3rd and 4th participants the same? Is the second customer in the 4th participant also associated

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with a 1st account? Is the second customer is the same for both the 3rd and 4th participants?

8. Regarding claim 24, the phrase "a former participant of the first account representing a third customer, where the former participant of the first account is no longer assigned to the first account" renders the claim indefinite. It is not clear what the applicant is attempting to claim.

9. Regarding claim 25, the phrase "the second participant assigned to the second account, and the first and second accounts," renders the claim indefinite. It is unclear what applicant is attempting to claim. Are there two second accounts? Is the participant assigned twice?

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 1, 3-10, 21-22, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hele et al. (US 20020111835 A1) in further view of Guyan et al. (US 7409355 B1) in further view of Atkins et al. (US 6240422 B1) in further view of IBM

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Redbrick Warehouse (2002) in further view of DeTore et al. (US 4975840 A) in further view of Official Notice.

12. Regarding claim 1, Hele teaches managing an underwriting account for an insurance policy (§ 5). Hele teaches establishing participants wherein a customer assigned to an account represents a participant (§ 19-20, 25, 27, 43). Hele teaches assigning each participant to a first account (§ 5-27, 43). Hele teaches storing data related to the plurality of participants to an account in a database comprising a data structure, said data structure comprising a customer entity class and an account entity class (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the customer entity class includes a plurality of customer entities that store data related to a participant (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the account entity class includes a plurality of account entries that store data related to the account (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein at least one of the plurality of customer entries establishes a foreign key relationship with at least one of the plurality of account entities (§ 25-27, 42-46, 55, 59-60, 111, 146). Hele teaches wherein at least one of the pluralities of account entities establishes a foreign key relationship with at least one of the plurality of customer entities (§ 42-46, 55, 59-60, 111, 146). Hele teaches providing an account level underwriting decision at an account level based upon data related to a participant assigned to the first account (§ 27, 52, 81, 87). Hele teaches displaying data related to the account level underwriting decision (§ 27, 52, 81, 87). Hele does not specifically state a plurality of participants. Hele doesn't specifically teach wherein multiple

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participants represent multiple accounts. However, Guyan teaches a first participant representing a first customer as a participant of a first account; a second participant representing the first customer as a participant of a second account and a third participant (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. The combination of Hele and Guyan does not specifically teach the assigning of the participants to specific accounts. However, it is well known in the art of insurance underwriting for any account in which underwriting paperwork is filed to be directly associated or assigned to an individual who is filing for the policy. The assignment occurs when an individual's name is on the paperwork. A policy will not be processed or considered without being associated with a customer. Hele suggests a data structure containing both a customer

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entity class and an account entity class but does not specifically state it. However, Atkins teaches data structure comprising a customer entity class and an account entity class (col. 5, line 54 – col. 6, line 49). The combination of Hele and Guyan teaches the design, implementation, underwriting, and administration of benefit plans using advanced database technology. Atkins teaches database mapping within a customer database. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the terms of customer entity class and account entity class. Relationships processing computing system provides for the recording and extraction of data objects (entities) and for development data representing a queried relationship between data objects (entities). The set of entities and relationships may be expanded at any time during the life of the system without reprogramming or compiling computer code and without disrupting concurrent use of the system. Complex inquiries, normally requiring multiple nested queries, may be performed without code level programming. Thus naming different entities allows for greater functionality and flexibility when programming, reprogramming, and identifying data. Hele does not specifically teach a three tiered database structure for underwriting. However, IBM Red Brick Warehouse teaches a first tier, a second tier, and a third tier, wherein the first tier comprises an account entity class, the second tier comprises a customer entity class, and the third tier comprises a product and service entity class involving foreign key relationships (pg. 3-9 – 3-33). Further IBM Red Brick Warehouse also teaches an account entity class, a customer entity class, and a product and service entities class (pg. 3-9 - 3-33). Hele teaches an overall process for underwriting insurance using

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databases. IBM Red Brick Warehouse teaches how to plan, configure and use a database server. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of a three tiered database structure. A three or more tiered database structure with foreign key relationships was well known in the art at the time of the invention. The first commercial relational database was sold in 1978. Thus the use of database structures linking data and tables was a well known way of efficiently and effectively storing and accessing important data. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of a customer entity class and a product and service entity class. When creating a commercial database consumers and products are relationally linked together to show and store the given data in relation to the account or policy. An efficient database doesn't contain just a customer's information an efficient database is linked to the products that the customer has. The combination of Hele and Guyan do not specifically teach an underwriting pattern analysis. However, DeTore teaches performing underwriting pattern analysis on data at each of the different information points in the data structure and providing a decision based on that data (col. 15, line 20- col. 17, line 65). The combination of Hele and IBM Red Brick Warehouse teaches the design, implementation, underwriting, and administration of benefit plans using advanced multi tiered database technology. DeTore teaches evaluating the insurability of a potentially insurable risk. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele and IBM Red Brick Warehouse to include the details of an underwriting pattern analysis. The underwriting pattern analysis allows

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the user the ability to analyze data according to known data as well as allowing more sharing of data within an organization. When underwriting an application the more data and risk associations available the better the assessment of the application. Thus analysis of patterns allows the entity the ability to make educated assumptions regarding specific data based on occurrences in the past.

13. Regarding claim 3, Hele teaches establishing a plurality of insurance policies for a participant (§ 5, 25, 46). Hele does not specifically state a plurality of participants. However, Guyan teaches a plurality of participants assigned to an account (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in an life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to company benefit plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. Hele teaches an overall process for underwriting insurance. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of

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ordinary skill in the art would have recognized that the results of the combination were predictable.

14. Regarding claim 4, Hele teaches providing account level underwriting decision at an account level comprises providing an account level underwriting decision based upon business rules for an account (abstract, ¶¶ 5, 15, 19, 25, 46, 81-86).

15. Regarding claim 5, Hele teaches providing account level underwriting decisions decision at an account level comprises providing at least one account level underwriting decision based upon all insurance policies of the account, wherein all insurance policies of the first account comprise the plurality of insurance policies for each participant (¶¶ 25, 46, 52, 80-87). Hele does not specifically state a plurality of participants. However, Guyan teaches a plurality of participants and multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an

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individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. It would have been obvious to modify the techniques used in Hele to include the details of a second account being offered. A second account such as supplemental life insurance is extra coverage to supplement an actual policy. Sometimes the actual policy money may not be sufficient to meet all expenses. Thus supplemental life insurance gives extra financial security. Supplemental life insurance was well known in the art at the time of the invention. Further multiple automobile insurance for multiple vehicles is also well known in the art.

16. Regarding claim 6, Hele teaches managing an underwriting account for an insurance policy (§ 5). Hele teaches establishing a participant, wherein a customer assigned to an account represents a participant (§ 19-20, 25, 27, 43). Hele teaches assigning each participant to a first account (§ 5-27, 43). Hele teaches storing data related to the participants the first account in a database comprising a data structure, and said data structure comprising a customer entity class and an account entity class (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the customer entity class includes a customer involvement entity class that comprises a plurality of customer involvement entities (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the account entity class includes an account involvement entity class that comprises a plurality of account involvement entities (§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the at least

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one of the plurality of customer involvement entities establishes a foreign key relationship with at least one of the plurality of customer entities and at least one of the plurality of account entities (§§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the plurality of customer involvement entities store data related to the participants (§§ 42-46, 55, 59-60, 111, 146). Hele teaches wherein the plurality of account involvement entities store data related to the first account (§§ 42-46, 55, 59-60, 111, 146). Hele teaches establishing business rules at an account level (abstract, ¶ 5, 15, 19, 46, 81-86). Hele teaches providing an underwriting decision for an account based upon the business rule (abstract, ¶ 5, 15, 19, 27, 46, 52, 81-87). Hele teaches displaying the data related to the underwriting decision (§§ 27, 52, 81, 87). Hele does not specifically state a plurality of participants. Hele doesn't specifically teach wherein multiple participants represent multiple accounts. However, Guyan teaches a first participant representing a first customer as a participant of a first account; a second participant representing the first customer as a participant of a second account and a third participant (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a

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combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. The combination of Hele and Guyan does not specifically teach the assigning of the participants to specific accounts. However, it is well known in the art of insurance underwriting for any account in which underwriting paperwork is filed to be directly associated or assigned to an individual who is filing for the policy. The assignment occurs when an individuals name is on the paperwork. A policy will not be processed or considered without being associated with a customer. Hele suggests a data structure containing both a customer entity class and an account entity class but does not specifically state it. However, Atkins teaches data structure comprising a customer entity class and an account entity class (col. 5, line 54 – col. 6, line 49). The combination of Hele and Guyan teaches the design, implementation, underwriting, and administration of benefit plans using advanced database technology. Atkins teaches database mapping within a customer database. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the terms of customer entity class and account entity class. Relationships processing computing system provides for the recording and extraction of data objects (entities) and for development data representing a queried relationship between data objects (entities). The set of entities and relationships may be expanded at any time during the life of the system without reprogramming or compiling

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computer code and without disrupting concurrent use of the system. Complex inquiries, normally requiring multiple nested queries, may be performed without code level programming. Thus naming different entities allows for greater functionality and flexibility when programming, reprogramming, and identifying data. Hele does not specifically teach a three tiered database structure for underwriting. However, IBM Red Brick Warehouse teaches a first tier, a second tier, and a third tier, wherein the first tier comprises an account entity class, the second tier comprises a customer entity class, and the third tier comprises a product and service entity class involving foreign key relationships (pg. 3-9 – 3-33). Further IBM Red Brick Warehouse also teaches an account entity class, a customer entity class, and a product and service entities class (pg. 3-9 - 3-33). Hele teaches an overall process for underwriting insurance using databases. IBM Red Brick Warehouse teaches how to plan, configure and use a database server. It would have been obvious to one of ordinary in the art at the time of the invention to modify Hele to include the details of a three tiered database structure. A three or more tiered database structure with foreign key relationships was well known in the art at the time of the invention. The first commercial relational database was sold in 1978. Thus the use of database structures linking data and tables was a well known way of efficiently and effectively storing and accessing important data. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of a customer entity class and a product and service entity class. When creating a commercial database consumers and products are relationally linked together to show and store the given data in relation to the account or policy. An

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efficient database doesn't contain just a customer's information an efficient database is linked to the products that the customer has. The combination of Hele and Guyan do not specifically teach an underwriting pattern analysis. However, DeTore teaches performing underwriting pattern analysis on data at each of the different information points in the data structure and providing a decision based on that data (col. 15, line 20-col. 17, line 65). The combination of Hele and IBM Red Brick Warehouse teaches the design, implementation, underwriting, and administration of benefit plans using advanced multi tiered database technology. DeTore teaches evaluating the insurability of a potentially insurable risk. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele and IBM Red Brick Warehouse to include the details of an underwriting pattern analysis. The underwriting pattern analysis allows the user the ability to analyze data according to known data as well as allowing more sharing of data within an organization. When underwriting an application the more data and risk associations available the better the assessment of the application. Thus analysis of patterns allows the entity the ability to make educated assumptions regarding specific data based on occurrences in the past.

17. Regarding claim 7, Hele teaches determining potential risk exposure of the first account at a participant level (§§ 21, 25, 47-48, 61, 80, 94).

18. Regarding claim 9, Hele teaches wherein establishing a plurality of participants comprises establishing at least one of the participants having insurance policies (§§ 25,

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46). Hele doesn't specifically teach wherein multiple participants represent multiple accounts. However, Guyan teaches multiple participants represent multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

19. Regarding claim 10, Hele teaches wherein providing an underwriting decision for an account further comprises a step of providing an underwriting decision based upon the participants assigned to the first account (¶ 5-27, 46). Hele doesn't specifically teach wherein multiple participants assigned to an account. However, Guyan teaches a multiple participants assigned to an account (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and

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well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

20. Regarding claim 25, Hele teaches wherein the foreign key relationships with at least one of the plurality of account entities and with at least one of the plurality of customer entities are used to retrieve data to provide an account level underwriting decision at an account level for the first account based upon data related to the participants assigned to the first account (¶ 42-46, 55, 59-60, 111, 146). Hele does not specifically teach wherein multiple participants represent multiple accounts. However, Guyan teaches a first participant representing a first customer as a participant of a first account; a second participant representing the first customer as a participant of a second account and a third participant (col. 4, lines 56 - col. 5, line 35). The use of

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having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Further it was well known at the time of the invention for multiple participants to be assigned to the same account. A second account such as supplemental life insurance is extra coverage to supplement an actual policy. Sometimes the actual policy money may not be sufficient to meet all expenses. Thus supplemental life insurance gives extra financial security. Supplemental life insurance was well known in the art at the time of the invention. Further multiple automobile insurance for multiple vehicles is also well known in the art.

21. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Hele et al. (US 20020111835 A1) in further view of Guyan et al. (US 7409355 B1) in further view of

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Atkins et al. (US 6240422 B1) in further view of IBM Redbrick Warehouse (2002) in further view of DeTore et al. (US 4975840 A) in further view of Official Notice in further view of Official Notice now admitted prior art.

22. Regarding claim 2, Hele teaches providing a participant level underwriting decision for each participant (§§ 5-27, 80-87). Hele does not specifically state a plurality of participants. However, Guyan teaches multiple participants represent multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Official Notice now admitted prior art is taken that it was also old and well known in the art for a company to offer benefit plans which include health insurance plans and life insurance

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plans. It is also well known in the art for the company to offer the plan to all their plurality of employees.

23. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Hele et al. (US 20020111835 A1) in further view of Guyan et al. (US 7409355 B1) in further view of Atkins et al. (US 6240422 B1) in further view of IBM Redbrick Warehouse (2002) in further view of DeTore et al. (US 4975840 A) in further view of Official Notice in further view of Official Notice now admitted prior art in view of Kramer et al. (US 20030158844 A1).

24. Regarding claim 8, Hele teaches wherein establishing a plurality of participants comprises establishing a participant comprising a plurality of business lines (§ 43, 55, 100). Hele does not specifically state a plurality of participants. However, Guyan teaches multiple participants represent multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination

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of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. Neither Hele nor Guyan specifically teach a customer with multiple businesses. However, Official Notice now admitted prior art is taken that a customer who owns more than one business was well known in the art at the time of the invention. Companies have expanded to include more than one business within their business. For example Costco selling tires, salons selling shampoo and grocery stores selling other merchants gift cards. The practice of a business having multiple businesses adds to customer service by adding that extra convenience. Subsidiaries have existed in the business industry. Subsidiaries are a common feature of business life and most if not all major businesses organize their operations in this way. Neither Hele nor Guyan specifically teach a plurality of businesses being owned by a specific customer. However, Kramer teaches businesses which has different identifiers (§ 45). Hele and Guyan teach a database system. Kramer teaches database storage involving transactions and multiple users as well as accounts. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of multiple business identifiers in the database. As stated before it is well known for an individual to own more than one company. In order to keep track of the companies based on sales, income, employees, customer base, it is important to be able to have different databases associated with the various businesses. Giving each

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individual business an identifier allows the customer the ability to interlink yet keep each entity separated.

25. Claims 21 and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hele et al. (US 20020111835 A1) in further view of Guyan et al. (US 7409355 B1) in further view of Atkins et al. (US 6240422 B1) in further view of IBM Redbrick Warehouse (2002) in further view of DeTore et al. (US 4975840 A) in further view of the University of Arizona in further view of Official Notice in further view of Official Notice now admitted prior art in view of Kramer et al. (US 20030158844 A1).

26. Regarding claim 21, Hele teaches determining potential risk exposure of the first account based on a first potential risk exposure and a second potential risk exposure for a first business line and a second business line, respectively, wherein the at least one participant having an insurance policies has a plurality of business lines including the first business line (§ 46-100). . Hele does not specifically each participant having a plurality of insurance policies. However, the University of Arizona teaches a participant having a plurality of insurance policies (pg. 1-2). Hele teaches a life insurance account. The University of Arizona teaches supplemental accounts to insurance accounts. It would have been obvious to modify the techniques used in Hele to include the details of more than one account being offered. Supplemental life insurance is extra coverage to supplement an actual policy. Sometimes the actual policy money may not be sufficient to meet all expenses. Thus supplemental life insurance gives extra financial security.

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Supplemental life insurance was well known in the art at the time of the invention.

Neither Hele nor Guyan specifically teach a customer with multiple businesses.

However, Official Notice now admitted prior art is taken that a customer who owns more than one business was well known in the art at the time of the invention. Companies have expanded to include more than one business within their business. For example Costco selling tires, salons selling shampoo and grocery stores selling other merchants gift cards. The practice of a business having multiple businesses adds to customer service by adding that extra convenience. Subsidiaries have existed in the business industry. Subsidiaries are a common feature of business life and most if not all major businesses organize their operations in this way. Iteration is a combination of known elements. Each step or element performs the same in combination which leads to predictable results and a reasonable expectation of technical success. Neither Hele nor Guyan specifically teach a plurality of businesses being owned by a specific customer. However, Kramer teaches businesses which has different identifiers (§ 45). Hele and Guyan teach a database system. Kramer teaches database storage involving transactions and multiple users as well as accounts. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of multiple business identifiers in the database. As stated before it is well known for an individual to own more than one company. In order to keep track of the companies based on sales, income, employees, customer base, it is important to be able to have different databases associated with the various businesses. Giving each individual

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business an identifier allows the customer the ability to interlink yet keep each entity separated.

27. Regarding claim 22, Hele teaches wherein the plurality of insurance policies of the one participant having insurance policies does not include a policy for the first business line (§ 46-100). Hele does not specifically each participant having a plurality of insurance policies. However, the University of Arizona teaches a participant having a plurality of insurance policies (pg. 1-2). Hele teaches a life insurance account. The University of Arizona teaches supplemental accounts to insurance accounts. It would have been obvious to modify the techniques used in Hele to include the details of more than one account being offered. Supplemental life insurance is extra coverage to supplement an actual policy. Sometimes the actual policy money may not be sufficient to meet all expenses. Thus supplemental life insurance gives extra financial security. Supplemental life insurance was well known in the art at the time of the invention.

28. Claims 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hele et al. (US 20020111835 A1) in further view of Guyan et al. (US 7409355 B1) in further view of Atkins et al. (US 6240422 B1) in further view of IBM Redbrick Warehouse (2002) in further view of DeTore et al. (US 4975840 A) in further view of the University of Arizona in further view of Official Notice in further view of Official Notice now admitted prior art in view of Kramer et al. (US 20030158844 A1) in further view of Perusse (1998).

29. Regarding claim 23, Hele teaches identifying at least one participant assigned to a first account. Hele does not specifically teach that the first participant was a former member of a second account (¶¶ 46-100). However, Perusse teaches a former participant of an account, wherein the former participant is no longer assigned to the account, and wherein the former participant of the account comprises the second business line (pg. 1-4). Hele teaches insurance policies and changing coverage over time. Perusse teaches changing insurance companies. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of changing insurance policies. Changing insurance policies was old and well known in the art at the time of the invention. People change insurance policies do to coverage, marriage, birth, new homes, new job, and etc. It would be obvious to one of ordinary skill in the art that a former participant who changes insurance plans is not a current participant. Hele does not specifically state a plurality of participants. However, Guyan teaches multiple participants represent multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality

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of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable. It is also well known in the art at the time of the invention to associate various participants with various accounts and various customers. The art of linking different parts of businesses together whether is be a participant with a customer with an account was well known. A customer leaving one company and going to a different company is old and well known and can be associated with market forces as well as healthy competition. Hele does not specifically teach a second account. However, the University of Arizona teaches assigning at least one participant also to a second account (pg. 1-2). Hele teaches a life insurance account. The University of Arizona teaches supplemental accounts to insurance accounts. It would have been obvious to modify the techniques used in Hele to include the details of a second account being offered. Supplemental life insurance is extra coverage to supplement an actual policy. Sometimes the actual policy money may not be sufficient to meet all expenses. Thus supplemental life insurance gives extra financial security. Supplemental life insurance was well known in the art at the time of the invention.

30. Regarding claim 24, Hele teaches wherein providing an underwriting decision for an account comprises providing an underwriting decision based upon the participants (§)

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46-100). However, Perusse teaches a former participant of the first account who is no longer assigned to the first account (pg. 1-4). Hele teaches insurance policies and changing coverage over time. Perusse teaches changing insurance companies. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Hele to include the details of changing insurance policies. Changing insurance policies was old and well known in the art at the time of the invention. People change insurance policies do to coverage, marriage, birth, new homes, new job, and etc. It would be obvious to one of ordinary skill in the art that a former participant who changes insurance plans is not a current participant. Further multiple participants being associated with multiple customers and multiple accounts was well known in the art at the time of the invention. Having customers change companies, open new accounts, and be associated within a database was old and well known in the art. Hele does not specifically state a plurality of participants. However, Guyan teaches multiple participants represent multiple accounts (col. 4, lines 56 - col. 5, line 35). The use of having more than one participant in a life insurance underwriting account was old and well known in the art at the time of the invention especially in reference to life insurance or automobile insurance plans. Hele teaches an overall process for underwriting insurance. Guyan teaches capturing, evaluating, and fulfilling line item claim evaluation information in relation to insurance plans. It would have been obvious to one of ordinary skill in the art at the time of the invention to include in the underwriting insurance system of Hele the ability to offer the underwriting to a plurality of participants as taught by Guyan since the claimed invention is merely a combination of old elements, and in the

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combination of a process for underwriting insurance for an individual combined with the processes of underwriting insurance for a more than one would have performed the same function as it did on its own because they involve the same content, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

31. The examiner would also like to note that because the specification includes details regarding the merging of accounts from two separate accounts into one account this is taught by Application 2004/0010462 Moon.

Conclusion

32. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

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the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

33. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAMIE H. SWARTZ whose telephone number is (571)272-7363. The examiner can normally be reached on 8:00am-4:30pm Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/J. H. S./
Examiner, Art Unit 3694

/James P Trammell/
Supervisory Patent Examiner, Art Unit 3694